	JEEEEDV I	EE CADARETTE	
ebtor 1	First Name	Middle Name	Last Name
ebtor 2			
use, if filing)	First Name	Middle Name	Last Name
led States B	Bankruptcy Court for	the: Western District	of MICHIGAN
number			

FILED

2019 AUG -2 PM 12: 37

MICHELLE M. WILSON, CLERK U.S. BANKRUPTCY COURT WESTERN DIST. OF MICHIGAN

☐ Check if this is an amended filing

Official Form 106A/B

# Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

No. Go to Part 2.	est in any residence, building, land, or similar prop	erty?	
1.1. Street address, if available, or other description  City State ZIP Code	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land Investment property  Timeshare  Other	Do not deduct secured clathe amount of any secure Creditors Who Have Clain  Current value of the entire property?  S  Describe the nature of interest (such as fee the entireties, or a life)	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
County	Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:	Check if this is co (see instructions)	mmunity property
1.2. Street address, if available, or other description	What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	entire property?	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
City State ZIP Code  County	Timeshare	Describe the nature of interest (such as fee the entireties, or a life.  Check if this is considered (see instructions)	simple, tenancy by e estate), if known.

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	First Name Middle Name Last Name			
1.3.	Street address, if available, or other description	What is the property? Check all that apply.  ☐ Single-family home ☐ Duplex or multi-unit building	Do not deduct secured clithe amount of any secure Creditors Who Have Claim	ed claims on Schedule D
	officer address, if available, or other description	Condominium or cooperative	Current value of the entire property?	Current value of the portion you own?
		☐ Manufactured or mobile home ☐ Land	\$	s
		☐ Investment property	Describe the nature	of your ownership
	City State ZIP Code	☐ Timeshare ☐ Other	interest (such as fee the entireties, or a lif	simple, tenancy by
		Who has an interest in the property? Check one.		
	County	Debtor 1 only		
	**************************************	Debtor 2 only Debtor 1 and Debtor 2 only	☐ Check if this is co	ommunity property
		☐ At least one of the debtors and another	(see instructions)	minumey property
		Other information you wish to add about this ite		
		all of your entries from Part 1, including any entries		s0
you r	have attached for Part 1. Write that number	here.		
you o		est in any vehicles, whether they are registered or		s
you ou own	own, lease, or have legal or equitable intere that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles	le, also report it on Schedule G: Executory Contracts		s
u own	own, lease, or have legal or equitable intere that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles	le, also report it on Schedule G: Executory Contracts		S
you ou own	own, lease, or have legal or equitable intere that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles	le, also report it on Schedule G: Executory Contracts	and Unexpired Leases.  Do not deduct secured cla	aims or exemptions. Put
Cars,	own, lease, or have legal or equitable intere that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles o es	le, also report it on Schedule G. Executory Contracts.  s, motorcycles  Who has an interest in the property? Check one.  Debtor 1 only	and Unexpired Leases.  Do not deduct secured clathe amount of any secure	aims or exemptions. Pu d claims on <i>Schedule L</i>
Cars,	own, lease, or have legal or equitable intere that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles o es	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair	aims or exemptions. Pu d claims on <i>Schedule I</i> ms Secured by Property
Cars,	own, lease, or have legal or equitable interesthat someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles oes  Make:  Model:  Year:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	and Unexpired Leases.  Do not deduct secured clathe amount of any secure	aims or exemptions. Pu d claims on Schedule I ms Secured by Property Current value of
Cars,	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehice vans, trucks, tractors, sport utility vehicles of es.  Make:  Model:  Year:  Approximate mileage:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair	aims or exemptions. Pu d claims on <i>Schedule I</i> ms Secured by Property Current value of t
you our own	own, lease, or have legal or equitable interesthat someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles oes  Make:  Model:  Year:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair	aims or exemptions. Pu d claims on <i>Schedule I</i> ms Secured by Property Current value of t portion you own?
Cars, NO YOUR 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehice vans, trucks, tractors, sport utility vehicles of es.  Make:  Model:  Year:  Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see	Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the entire property?	aims or exemptions. Pud claims on Schedule It as Secured by Property Current value of portion you own?
Cars. N N 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles of es.  Make:  Model:  Year:  Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured class the amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Pud claims on Schedule It as Secured by Property Current value of portion you own?
Cars, No 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehice vans, trucks, tractors, sport utility vehicles of es.  Make:  Model:  Year:  Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured clathe amount of any secure Creditors Who Have Clair Current value of the entire property?  S  Do not deduct secured cla	aims or exemptions. Pud claims on Schedule It as Secured by Property Current value of the portion you own?  \$
Cars, N N 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles of es.  Make:  Model:  Year:  Approximate mileage:  Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured class the amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Pud claims on Schedule I ms Secured by Property  Current value of portion you own?  \$
Cars. N N 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles of es.  Make:  Model:  Year:  Approximate mileage:  Other information:  own or have more than one, describe here:  Make:	le, also report it on Schedule G: Executory Contracts.  s, motorcycles  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair Current value of the entire property?  S  Do not deduct secured clathe amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Pur d claims on Schedule Ems Secured by Property  Current value of the portion you own?  \$
Cars. N N 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles of es.  Make:  Model:  Year:  Approximate mileage:  Other information:  own or have more than one, describe here:  Make:  Model:  Model:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured class the amount of any secure Creditors Who Have Clair Current value of the entire property?  S  Do not deduct secured class the amount of any secure Creditors Who Have Clair Creditors Who Have Clair	aims or exemptions. Pur d claims on Schedule E ms Secured by Property  Current value of t portion you own?  \$
Cars, No. 3.1.	own, lease, or have legal or equitable interest that someone else drives. If you lease a vehic vans, trucks, tractors, sport utility vehicles of ess.  Make:  Model:  Year:  Approximate mileage:  Other information:  own or have more than one, describe here:  Make:  Model:  Year:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured clathe amount of any secure Creditors Who Have Clair Current value of the entire property?  S  Do not deduct secured clathe amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put d claims on Schedule D ms Secured by Property  Current value of t portion you own?  \$

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3.3.	Make:	Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	
	Model:	Debtor 2 only	Creditors Who Have Clair	ns Secured by Property.
	Year:	Debtor 1 and Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:	At least one of the debtors and another	entire property?	portion you own?
	Other information:			
		☐ Check if this is community property (see instructions)	\$	\$
3.4.	Make:	Who has an interest in the property? Check one.	Do not deduct secured cla	
	Model:	Debtor 1 only	the amount of any secure Creditors Who Have Clair	d claims on Schedule D:
	AMAZIANA IN	Debtor 2 only		
	Year:	<ul> <li>Debtor 1 and Debtor 2 only</li> </ul>	Current value of the entire property?	Current value of the portion you own?
	Approximate mileage:	<ul> <li>At least one of the debtors and another</li> </ul>	entire property:	portion you own.
	Other information:	☐ Check if this is community property (see instructions)	\$	\$
Xan	nples: Boats, trailers, motors, persona do res Make:	s and other recreational vehicles, other vehicles, and access al watercraft, fishing vessels, snowmobiles, motorcycle accesso  Who has an interest in the property? Check one.	Do not deduct secured cla	d claims on Schedule D:
Xan	nples: Boats, trailers, motors, persona lo 'es	Who has an interest in the property? Check one  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	ries  Do not deduct secured cla	d claims on Schedule D:
Xan	mples: Boats, trailers, motors, personalo fes  Make: Model: Year:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair	d claims on Schedule D: ns Secured by Property.  Current value of the
N Y	mples: Boats, trailers, motors, personalo fes  Make: Model: Year:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured clathe amount of any secure Creditors Who Have Clair	d claims on Schedule D: ns Secured by Property.  Current value of the
Xan	Make: Model: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)	Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$  Do not deduct secured cla	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
Y YOU	Make: Model: Other information:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  e:  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
Y YOU	Make: Other information:  I own or have more than one, list here Make: Model: Model: Model:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  e:  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$  Do not deduct secured clathe amount of any secure Creditors Who Have Clair	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
Y YOU	Make: Other information:  Jown or have more than one, list here Make: Model: Year: Jown or have more than one, list here Make: Model: Year:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$  Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
Y YOU	Make: Other information:  I own or have more than one, list here Make: Model: Model: Model:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  e:  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$  Do not deduct secured clathe amount of any secure Creditors Who Have Clair	d claims on Schedule D: ns Secured by Property.  Current value of the portion you own?  \$
Y YOU	Make: Other information:  Jown or have more than one, list here Make: Model: Year: Jown or have more than one, list here Make: Model: Year:	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$  Do not deduct secured clathe amount of any secure Creditors Who Have Clair  Current value of the	d claims on Schedule D: ns Secured by Property.  Current value of th portion you own?  \$

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Debtor 1

<b>JEFFERY</b>	LEE	CADARETTE	

First Name Middle Name Last Name

Case number (if known)\_\_\_\_\_

Describe Your Personal and Household Items	
Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	or exemptions.
6. Household goods and furnishings	
Examples: Major appliances, furniture, linens, china, kitchenware	
₩ No	
Yes. Describe	\$
7. Electronics	
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games	
☐ Yes. Describe	S
8. Collectibles of value  Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
stamp, coin, or baseball card collections; other collections, memorabilia, collectibles	
Yes. Describe	\$
9. Equipment for sports and hobbies	
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments	
M No	
Yes. Describe	S
10. Firearms	
Ekamples: Pistols, rifles, shotguns, ammunition, and related equipment  No	
Yes, Describe	7
Tes. Describe	\$
11. Clothes	
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  No	
☐ Yes. Describe	S
12. Jewelry	
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver	
Mo No	
Yes. Describe	\$
13. Non-farm animals  Examples: Dogs, cats, birds, horses	
M No	
Yes. Describe	s
_ /os. 5333150	5
14. Any other personal and household items you did not already list, including any health aids you did not list	
M No	
Yes. Give specific	\$
information	
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached	s
for Part 3. Write that number here	- 22

Debtor 1

<b>JEFFERY</b>	LEE	CADARETTE	
 	-		

Case number	(if known)	

Part 49 Describe You	ur Financial Assets			
Do you own or have any	Current value of the portion you own?  Do not deduct secured claims or exemptions.			
M No		ne, in a safe deposit box, and on hand when you file		
□ Yes			Cash:	\$
and other si	avings, or other financial accou milar institutions. If you have m	ints; certificates of deposit; shares in credit unions, iultiple accounts with the same institution, list each.	brokerage houses,	
☐ Yes		Institution name:		
	17.1. Checking account:			s
	17.2. Checking account:			\$
	17.3. Savings account:	·		\$
	17.4. Savings account:			\$
	17.5. Certificates of deposit:			\$
	17.6. Other financial account:	-		\$
	17.7. Other financial account:			\$
	17.8. Other financial account:			\$
	17.9. Other financial account:			\$
18. Bonds, mutual funds, Examples: Bond funds, Mo		erage firms, money market accounts		
☐ Yes	Institution or issuer name:			
				\$
	-			\$
7	=			\$
an LLC, partnership, a	and joint venture	rated and unincorporated businesses, including	ATC 42 17.50	
<ul><li>☑ No</li><li>☑ Yes. Give specific</li></ul>	Name of entity:		% of ownership: 0% %	e
information about them			0% %	\$ \$
			0%%	\$

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JEFFERY LEE CADARETTE Debtor 1 Case number (if known)\_ 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. M No ☐ Yes. Give specific Issuer name: information about them 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans M No Yes. List each account separately. Type of account: Institution name: 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your, share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others M No ☐ Yes Institution name or individual: Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) M No ☐ Yes Issuer name and description:

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Debtor 1 JEFFERY LEE CADARETTE	Case number (if known)	
First Name Middle Name Last Name		
24. Interests in an education IRA, in an account in a qualified ABLE programme 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	am, or under a qualified state tuition program.	
☑ No		
☐ Yes Institution name and description, Separatel	y file the records of any interests.11 U.S.C. § 521(c)	):
		s
		9
		5
<del>7</del>		5
5. Trusts, equitable or future interests in property (other than anything li exercisable for your benefit	sted in line 1), and rights or powers	
₩ No		
☐ Yes. Give specific		
information about them		\$
	60	
6. Patents, copyrights, trademarks, trade secrets, and other intellectual	N. F. (1971 1974 1974)	
Examples: Internet domain names, websites, proceeds from royalties and	icensing agreements	
M No		7
Yes. Give specific information about them		S
7. Licenses, franchises, and other general intangibles  Examples: Building permits, exclusive licenses, cooperative association ho	ldings, liquor licenses, professional licenses	
₩ No		-1
☐ Yes. Give specific		
information about them		\$
languar property guard to you?		
loney or property owed to you?		Current value of the portion you own?
		Do not deduct secured claims or exemptions.
_ /		ciamis of exemptions.
3. Tax refunds owed to you		
□ No		
Yes. Give specific information about them, including whether	Federal:	\$
you already filed the returns	State:	\$
and the tax years	Local:	s
/		
e. Family support		
Examples: Past due or lump sum alimony, spousal support, child support,	maintenance, divorce settlement, property settlement	nt
Mo No		
Yes. Give specific information		
5	Alimony:	\$
	Maintenance:	\$
	Support:	\$
	Divorce settlement:	\$
	Property settlement:	\$
0. Other amounts someone owes you		
Examples: Unpaid wages, disability insurance payments, disability benefits		
Social Security benefits; unpaid loans you made to someone el	5E	
₩ No		7
Yes. Give specific information		\$

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Debtor 1	JEFFERY LEE (	CADARETTE	Case number (if known)	
	First Name Middle Name	Last Name		
/				
	in insurance policies			
. /	s: Health, disability, or life insurar	nce; health savings account (H	SA); credit, homeowner's, or renter's insurance	
₩ No	Name the insurance company			
	of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
				\$
				\$
/				\$
If you are property No	because someone has died.	expect proceeds from a life insu	I urance policy, or are currently entitled to receive	
☐ Yes.	Give specific information			\$
/	gainst third parties, whether o s: Accidents, employment dispute	10T3	or made a demand for payment o sue	
1	Describe each claim			
				\$
34. Other co to set of		ns of every nature, including	counterclaims of the debtor and rights	
☐ Yes.	Describe each claim			s
1				
. /.		NOTE DATE OF T		
1	ncial assets you did not alread	y list		
☑ No □ Yes	Give specific information			
_ , , ,	ore openio information			\$
36 Add the	dollar value of all of your entric	es from Part 4 including any	entries for pages you have attached	
	4. Write that number here			\$O
Part 5:	Describe Any Business-	Related Property You	Own or Have an Interest In. List any r	eal estate in Part 1.
az Da				
1	wn or have any legal or equita	ble interest in any business-	elated property?	
	So to Part 6. Go to line 38.			
<b>□</b> 1es.	GO to line 36.			
				Current value of the portion you own?  Do not deduct secured claims or exemptions.
38. Accounts	s receivable or commissions y	ou already earned		
☐ No	rre a secure se esta el create estableca a la cida de trata, estableca (interior) (1962). 🗨	na en en en executador en		
☐ Yes.	Describe			
				S
	uipment, furnishings, and sup Business-related computers, softwar		achines, rugs, telephones, desks, chairs, electronic devices	
	Describe			
				\$

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Debtor 1	JEFFERY LEE CADARETTE Case number (it known)	
	First Name Middle Name Last Name	
40. Machinery	y, fixtures, equipment, supplies you use in business, and tools of your trade	
□ No		
☐ Yes. D	Describe	S
41. Inventory		
□ No		
1000 C 100 C 100 C	Describe	\$
1000 A 100 A		
1 min 0 1		
	in partnerships or joint ventures	
☐ No		
☐ Yes. D	Describe Name of entity: % of ov	wnership:
		% \$
		4007
43. Customer	r lists, mailing lists, or other compilations	
☐ No		
Yes. D	Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	□ No	
	Yes. Describe	
107	_ 100.000.000	\$
	ness-related property you did not already list	
☐ No		
	Give specific aution	S
morm	ation	s
	-	
		\$
		\$
		\$
		\$
45. Add the d	dollar value of all of your entries from Part 5, including any entries for pages you have attached	s 0
	. Write that number here	→   3
Part 6:	Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an I	Interest In.
	f you own or have an interest in farmland, list it in Part 1.	
46. Do you ov	wn or have any legal or equitable interest in any farm- or commercial fishing-related property?	
	o to Part 7.	
	Go to line 47.	
		Current value of the
		portion you own?
		Do not deduct secured claims
47. Farm anir	male	or exemptions.
	:: Livestock, poultry, farm-raised fish	
M No	. Livestosk, poditry, tatti-rated tieti	
Yes		
		\$

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Debtor 1 JEFFERY LEE CADARETTE		Case number (# known)	
First Name Middle Name Last Name			
48. Crops—either growing or harvested			
☑ No ☑ Yes. Give specific			
Information			\$
49. Farm and fishing equipment, implements, machinery, fixtu	res, and tools of trade		
Mo No			
Yes			
			\$
50. Farm and fishing supplies, chemicals, and feed			
☑ No ☐ Yes			
Tes			S
. /.			3
51. Any farm- and commercial fishing-related property you did	I not already list		
Yes. Give specific			
information			\$
52. Add the dollar value of all of your entries from Part 6, inclu	uding any entries for page	es you have attached	s O
for Part 6. Write that number here		→	3
Part 7: Describe All Property You Own or Have	e an Interest in Tha	t You Did Not List Above	
			7
53. Do you have other property of any kind you did not alread Examples: Season tickets, country club membership	y list?		
No			
Yes. Give specific			S
information			\$
			\$
54. Add the dollar value of all of your entries from Part 7. Write	that number here	······································	\$
Part 8: List the Totals of Each Part of this For	m		
			. 0
55. Part 1: Total real estate, line 2	_	<b>7</b>	\$
56. Part 2: Total vehicles, line 5	s	_	
57. Part 3: Total personal and household items, line 15	sO	_	
58. Part 4: Total financial assets, line 36	s0		
59. Part 5: Total business-related property, line 45	sD		
60. Part 6: Total farm- and fishing-related property, line 52	s n	_	
61. Part 7: Total other property not listed, line 54	+\$0	=	
62. Total personal property. Add lines 56 through 61	s <u> </u>	Copy personal property total >	<b>+</b> \$
63. Total of all property on Schedule A/B. Add line 55 + line 62			s0

Official Form 106A/B

Debtor 1	JEFFERY LEE	CADARETTE		
-	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Western District of	MICHIGAN	



### Official Form 106C

# Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Brief **S** description: 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: Brief **\$** description: ☐ 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: Brief **\$** description: ☐ 100% of fair market value, up to Line from any applicable statutory limit Schedule A/B: Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) M No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ No

Yes

Debtor 1	<b>JEFFERY</b>	LEE	CADARETTE	
	First Name		Middle Name	Last Name
Debtor 2				
(Spouse, if filing)	First Name		Middle Name	Last Name
United States E	Bankruptcy Court	for the:	Western District	of MICHIGAN
Case number				
(If known)				

FILED

2019 AUG -2 PM 12: 37

MICHELLE M WH SON OLDER

MICHELLE M. WILSON, CLERK
U.S. BANKRUPTCY COURTCheck if this is an
WESTERN DIST. OF MICHIGANamended filing

### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- Do any creditors have claims secured by your property?
   No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
   Yes. Fill in all of the information below.
- Part 1: List All Secured Claims Column B Column C Column A 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately Amount of claim Value of collateral Unsecured for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. portion that supports this Do not deduct the As much as possible, list the claims in alphabetical order according to the creditor's name. claim value of collateral If any 2.1 Describe the property that secures the claim: Creditor's Name Number Street As of the date you file, the claim is: Check all that apply. ☐ Contingent ☐ Unliquidated State ZIP Code ☐ Disputed Who owes the debt? Check one Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only Judgment lien from a lawsuit At least one of the debtors and another Other (including a right to offset) Check if this claim relates to a community debt Date debt was incurred Last 4 digits of account number 2.2 Describe the property that secures the claim: Creditor's Name Number Street As of the date you file, the claim is: Check all that apply. ☐ Contingent ■ Unliquidated Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or secured Debtor 2 only car loan) ☐ Statutory lien (such as tax lien, mechanic's lien) Debtor 1 and Debtor 2 only Judgment lien from a lawsuit At least one of the debtors and another Other (including a right to offset) ☐ Check if this claim relates to a community debt Last 4 digits of account number Date debt was incurred Add the dollar value of your entries in Column A on this page. Write that number here:

Official Form 106D

Debtor 1	<b>JEFFERY</b>	LEE	CADARETTE	
	First Name		Middle Name	Last Name
Debtor 2				
pouse, if filing)	First Name		Middle Name	Last Name
Inited States E	Bankruptcy Court	for the:	Western District	of MICHIGAN
ase number				
known)				

FILED

2019 AUG -2 PM 12: 37

MICHELLE M. WILSON, CLERNended filing
U.S. BANKRUPTCY COURT
WESTERN DIST. OF MICHIGAN

### Official Form 106E/F

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

	Do any creditors have priority unsecured claims No. Go to Part 2.	s against you?			
	Yes.				
	each claim listed, identify what type of claim it is. If nonpriority amounts. As much as possible, list the companior to the companior of the	editor has more than one priority unsecured claim, list to a claim has both priority and nonpriority amounts, list the claims in alphabetical order according to the creditor's report 1. If more than one creditor holds a particular claim particulars for this form in the instructions for this form in the instruction booklet.)	nat claim here a	nd show both re more than t	priority and
	, , , , , , , , , , , , , , , , , , , ,	,	Total claim	Priority amount	Nonpriorit amount
.1	Priority Creditor's Name	Last 4 digits of account number	\$	\$	\$
	Number Street	When was the debt incurred?			
		As of the date you file, the claim is: Check all that appl	у		
	City State ZIP Code	Contingent			
	Who incurred the debt? Check one.	Unliquidated			
	Debtor 1 only	☐ Disputed			
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	☐ Debtor 1 and Debtor 2 only	The state of the s			
	At least one of the debtors and another	Domestic support obligations			
	☐ Check if this claim is for a community debt	Taxes and certain other debts you owe the government			
	Is the claim subject to offset?	<ul> <li>Claims for death or personal injury while you were intoxicated</li> </ul>			
	□ No	Other, Specify			
	Yes	Conc. 2 - Control of the Control of Control	-		
2		Last 4 digits of account number	120	12	
	Priority Creditor's Name		\$	_ \$	\$
		When was the debt incurred?			
	Number Street	As of the date you file, the claim is: Check all that appl	v.		
		☐ Contingent	500		
	City State ZIP Code	☐ Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	□ Domestic support obligations			
	At least one of the debtors and another	Taxes and certain other debts you owe the government			
	☐ Check if this claim is for a community debt	<ul> <li>Claims for death or personal injury while you were intoxicated</li> </ul>			
	Is the claim subject to offset? ☐ No ☐ Yes	Other, Specify	-		

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Debtor 1

JEFFERY LEE CADARETTE

Middle Name	Last Name

Case number (if known)\_\_\_\_

Pa	1 2 List All of Your NONPRIORITY Unsecured Claims		
3.	Do any creditors have nonpriority unsecured claims against you	?	
	No. You have nothing to report in this part. Submit this form to the		
	Yes	, , , , , , , , , , , , , , , , , , , ,	
	List all of your nonpriority unsecured claims in the alphabetical o	order of the graditor who holds each claim. If a creditor has	more than one
4.	nonpriority unsecured claim, list the creditor separately for each claim	n. For each claim listed, identify what type of claim it is. Do not	list claims already
	included in Part 1. If more than one creditor holds a particular claim, I	ist the other creditors in Part 3.If you have more than three no	npriority unsecured
	claims fill out the Continuation Page of Part 2.		
			Total claim
4.1	MATCHICAN DEPARTMENT OF CORPORTIONS		
_	MICHIGAN DEPARTMENT OF CORRECTIONS	Last 4 digits of account number	s 6,588.24
	Nonpriority Creditor's Name	When was the debt incurred? 2015-2016	
	P.O. BOX #30003 Number Street		
	Lansing, Michigan 48909		
	City State ZIP Code	As of the date you file, the claim is: Check all that apply.	
		□ Contingent	
	Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	Check if this plain is feen assumed to date	Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt	that you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts	
	□ No	Other Specify Medical bill/costs	
	☐ Yes		
4.2	MICHIGAN DEPARTMENT OF CORRECTIONS	Last 4 digits of account number	s 50,717.19
	Nonpriority Creditor's Name	When was the debt incurred? February 2018	
	P.O. BOX #30003		
	Number Street		
	Lansing, Michigan 48909	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code	Contingent	
	Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	Disputed	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	Charles (Athle atales to form a second to date	Obligations arising out of a separation agreement or divorce	
	☐ Check if this claim is for a community debt	that you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical bill/costs	
	□ No	Officer. Specify McG1GG1 G111/ GGG GG	
	☐ Yes		
4.3		Last 4 digits of account number	
	Nonpriority Creditor's Name	When was the debt incurred?	\$
		when was the debt incurred?	
	Number Street		
	0	As of the date you file, the claim is: Check all that apply.	
	City State ZIP Code	☐ Contingent	
	Who incurred the debt? Check one.	Unliquidated	
	Debtor 1 only	☐ Disputed	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce	
	Is the claim subject to offset?	that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
	(CONTO) (CONTO)		

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Debtor 1

# JEFFERY LEE CADARETTE

Case number	(f known)		

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This Information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims	6a. Domestic support obligations	6a.	<b>\$</b>
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$
	6c. Claims for death or personal injury while you were intoxicated	6 <b>c</b> .	\$
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ş
	6e. Total. Add lines 6a through 6d.	<b>6e</b> .	sNONE
			Total claim
Total claims	6f. Student loans	6f.	\$
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$
	Other. Add all other nonpriority unsecured claims.     Write that amount here.	<b>6</b> i.	+ s
	6j. Total. Add lines 6f through 6i.	6j.	s NONE

			-				9-		
Fil	ll in this ir	nformation to ic	lentify your c	ase:			Person a a		
De	ebtor	JEFFERY					FIL	ED	
De	ebtor 2	First Name	Mide	dle Name	Last Name			and the second	
	oouse If filing)			ile Name	Last Name		2019 AUG -2	PM 12: 37	
		Bankruptcy Court	for the: West	ern District of	TILITUAN		MICHELLE M. WILL	OH OLEM	
	ise number known)	8					MICHELLE M. WILS U.S. BANKRUPTO Western Dist. Of	Y COURT	Check if this is an
							MESTERN DIST. OF	MICHIGAN	amended filing
Of	ficial F	orm 106	G						
			<del></del>	orv Conf	racts and	Unexi	oired Leas	25	12/15
-					the state of the s		are equally responsil		
2.	List sepa example unexpired	Fill in all of the in trately each per , rent, vehicle le d leases.	nformation bel rson or comp ease, cell pho	ow even if the co	ontracts or leases ar you have the cont structions for this for	re listed on Sch ract or lease. m in the instruc	re nothing else to report edule A/B: Property (Control of the state what each edule has been booklet for more edule what the contract of the state what the	official Form 106A contract or lead examples of exec	se is for (for
	07					<b>-</b> s			
2.2	City		State	ZIP Code					
2.2	Name					-9			
	Nombre	Charat				_			
	Number	Street							
2.3	City		State	ZIP Code		_			
2.3	Name								
						-8			
	Number	Street							
	City		State	ZIP Code		78			
2.4	Name					_			
	ivanie								
	Number	Street							

City

Name

Number

City

Street

2.5

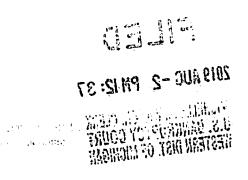
State

State

ZIP Code

ZIP Code

#### Case:19-03329-jwb Doc #:1-1 Filed: 08/02/19 Page 18 of 28



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Fill in this in	formation to ide	ntify your case:	Elles	
Debtor 1	JEFFERY L	EE CADARETTE	Last Name	FILED
Debtor 2 (Spouse, if filing)	V-0073330000000	Middle Name	Last Name	2019 AUG -2 PM 12: 36
		the: Western District		MICHELLE 12: 36
Case number				MICHELLE M. WILSON, CLERK U.S. BANKRUPTCY COURT Check if this is a
(If known)				WESTERN DIST. OF MICHIGAN amended filing

# Official Form 106H

# **Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

	Do you have any codebtors? (If you are No	filing a joint case, do no	ot list either spouse as	a codebto	r.)
	☐ Yes				
	Within the last 8 years, have you lived i Arizona, California, Idaho, Louisiana, Nev				
	No. Go to line 3.				
	☐ Yes. Did your spouse, former spouse,	or legal equivalent live	with you at the time?		
	☐ No				
	☐ Yes. In which community state or t	territory did you live?	F	ill in the n	name and current address of that person.
	Name of your spouse, former spouse, or leg-	al and alant			
	Name of your spouse, former spouse, or legi	ai equivaient			
	Number Street				
	City	State	ZIP Code		
				•1.00000000000000	
٥,	In Column 1, list all of your codebtors. I	5 - C. (1) (1) - C. (1) - C. (1) - C. (1) - C. (2) - C. (			
	shown in line 2 again as a codebtor onl				
	Schedule D (Official Form 106D), Sched		106E/F), or Schedule	G (Offici	al Form 106G). Use Schedule D,
	Schedule E/F, or Schedule G to fill out	Column 2.			
	Column 1: Your codebtor			Colu	imn 2: The creditor to whom you owe the debt
	Column 1: Your codebtor				umn 2: The creditor to whom you owe the debt
0.1	1				umn 2: The creditor to whom you owe the debt eck all schedules that apply:
3.1				Che	eck all schedules that apply:
3.1	1			Che	eck all schedules that apply:  Schedule D, line
3.1	Name			Che	Schedule D, line Schedule E/F, line
3.1	Name			Che	eck all schedules that apply:  Schedule D, line
3.1	Name	State	ZIP Code	Che	Schedule D, line Schedule E/F, line
3.1	Name Number Street City	State	ZIP Code	Che	Schedule D, line Schedule E/F, line Schedule G, line
	Name Number Street City	State	ZIP Code	Che	Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line
	Name  Number Street  City  Name	State	ZIP Code	Che	Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line Schedule D, line
	Name Number Street City	State	ZIP Code	Che	Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line
	Name  Number Street  City  Name  Number Street			Che	Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line Schedule D, line
3.2	Name  Number Street  City  Name  Number Street  City	State	ZIP Code	Che	Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line Schedule D, line
	Name  Number Street  City  Name  Number Street  City			Che	Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line Schedule D, line
3.2	Name  Number Street  City  Name  Number Street  City			Che	Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line Schedule D, line Schedule E/F, line Schedule G, line
3.2	Name  Number Street  City  Name  Number Street  City			Che	Schedule D, line Schedule E/F, line Schedule E/F, line Schedule D, line Schedule E/F, line Schedule G, line Schedule G, line Schedule D, line Schedule D, line
3.2	Name  Number Street  City  Name  Number Street  City  Name			Che	Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line Schedule D, line Schedule E/F, line Schedule G, line

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Fill in this information to identify	your case:			Į.	FILE	
Debtor 1 JEFFERY LEE	CADARETTE Middle Name	Last Name		ā	ILEL	)
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name		2019 A	UG -2 PM	2: 36
United States Bankruptcy Court for the:	Western District of M	ICHIGAN				
Case number				Check & the	LLE M. WILSON, AMKRUPTCY C	CLERK
(If known)				- ATENTE	NEDISTROF MIC	HIGAN
				□ A supple	ement showing pass of the following	ostpetition chapter 13
Official Form 106I	29			MM / DD	/ YYYY	
Schedule I: You	ır Income					12/15
Be as complete and accurate as posupplying correct information. If you are separated and your spouseparate sheet to this form. On the	ou are married and not fil use is not filing with you, top of any additional pa	ing jointly, and yo do not include inf	ur spouse is ormation abo	living with you out your spous	u, include informa e. If more space i	ition about your spouse. s needed, attach a
Fill in your employment information.		Debtor 1			Debtor 2 or no	n-filing spouse
If you have more than one job, attach a separate page with						
information about additional employers.	Employment status	Employed  Not employed	ed		☐ Employed ☐ Not employed	ed
Include part-time, seasonal, or self-employed work.		,				
Occupation may include student or homemaker, if it applies.	Occupation	-				-
	Employer's name					-
	Employer's address					
		Number Street			Number Street	
		City	State ZIP (	Code	City	State ZIP Code
	How long employed the	re?			×	
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of	the date you file this form	m. If you have nothi	ng to report fo	r any line, write	\$0 in the space. I	nclude your non-filing
spouse unless you are separated.  If you or your non-filing spouse habelow. If you need more space, at	ave more than one employe		rmation for all	employers for	that person on the	lines
			For	Debtor 1	For Debtor 2 or non-filing spous	e
List monthly gross wages, sale deductions). If not paid monthly,			2. \$	\$0	\$	
3. Estimate and list monthly over	time pay.		3. +\$	\$0	+ s	_
4. Calculate gross income. Add lin	ne 2 + line 3.		4. \$	\$0	s	_

Debtor 1

### JEFFERY LEE CADARETTE

JEF	LEKA CEE	CADARETTE	Case number (if known)
First Name	Middle Name	Last Name	

			For	Debtor 1	For Debtor 2 or non-filing spouse	
	Copy line 4 here	<b>▶</b> 4.	\$	\$0	\$	
5. <b>L</b>	ist all payroll deductions:					
	5a. Tax, Medicare, and Social Security deductions	5a.	\$	0	\$	
	5b. Mandatory contributions for retirement plans	5b.	\$	0	\$	
	5c. Voluntary contributions for retirement plans	5c.	\$	0	s	
	5d. Required repayments of retirement fund loans	5d.	\$	0	_	
	5e. Insurance	5e.	\$	0	_ S	
	5f. Domestic support obligations	5f.	\$	0	s	
	5g. Union dues	5g.	\$		_ \$	
	5h. Other deductions. Specify:	5h.	+\$_	0	+ \$	
6.	Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	\$	0		
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0	s	
8.	List all other income regularly received:					
	<ol> <li>Net income from rental property and from operating a business, profession, or farm</li> </ol>					
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0	_ s	
	8b. Interest and dividends	8b.	s	D	\$	
	8c. Family support payments that you, a non-filing spouse, or a depende regularly receive				_	
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0	\$	
	8d. Unemployment compensation	8d.	\$	0	\$	
	8e. Social Security	8e.	\$	0	\$	
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistan that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	nce				
	Specify:	8f.	\$	0	\$	
	8g. Pension or retirement income	8g.	\$	0	\$	
	8h. Other monthly income. Specify:	8h.	+\$	0		
9.	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	S	0	\$	
	Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	0	+ \$=	s
11.	State all other regular contributions to the expenses that you list in Scheo	dule J				
	Include contributions from an unmarried partner, members of your household, y friends or relatives.	your d	epende	ents, your ro	commates, and other	
	Do not include any amounts already included in lines 2-10 or amounts that are Specify:	not av	/ailable	to pay exp	enses listed in Schedule J.	s O
12.	Add the amount in the last column of line 10 to the amount in line 11. The				nonthly income.	
8	Write that amount on the Summary of Your Assets and Liabilities and Certain S	Statisti	cal Info	rmation, if i	t applies 12.	SCombined monthly income
13.	Do you expect an increase or decrease within the year after you file this f	form?				ondary income
	Yes Explain: I should be given a prison job	at s	some	point		

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Fill in this information to identify when the	
Fill in this information to identify your case:	
Debtor 1 JEFFERV LEE CADARETTE First Name Middle Name Last Name	Check if this is:
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amended filing
United States Bankruptcy Court for the: Western District oMICHIGAN	A supplement showing postpetition chapter 13 expenses as of the following date:
Case number (If known)	MM / DD / YYYY
Official Form 106J	
Schedule J: Your Expenses	12/15
Be as complete and accurate as possible. If two married people are filin information. If more space is needed, attach another sheet to this form. (if known). Answer every question.	
Part 1: Describe Your Household	N
1. Is this a joint case?	ESI ESI
No. Go to line 2.	
Yes. Does Debtor 2 live in a separate household?	
<ul> <li>□ No</li> <li>□ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Se</li> </ul>	779 2
	parate Household of Debtor 2.
<ul> <li>Do you have dependents?</li> <li>Do not list Debtor 1 and</li> <li>Yes. Fill out this information for</li> </ul>	Dependent's relationship to Debtor 1 or Debtor 2  Dependent Type  Dependent Type  age  Dependent Type  Depende
Debtor 2. each dependent	
Do not state the dependents' names.	─────────────────────────────────────
	No
	□ No
	Yes
	No
	Yes
	No □ Yes
3. Do your expenses include	
expenses of people other than yourself and your dependents?	
Part 2: Estimate Your Ongoing Monthly Expenses	
Estimate your expenses as of your bankruptcy filing date unless you ar	e using this form as a supplement in a Chapter 13 case to report
expenses as of a date after the bankruptcy is filed. If this is a supplemental supp	ntal Schedule J, check the box at the top of the form and fill in the
applicable date.  Include expenses paid for with non-cash government assistance if you	know the value of
such assistance and have included it on Schedule I: Your Income (Offic	
<ol> <li>The rental or home ownership expenses for your residence. Include f any rent for the ground or lot.</li> </ol>	irst mortgage payments and
If not included in line 4:	- 150 miles
4a. Real estate taxes	4a. S 0
4b. Property, homeowner's, or renter's insurance	4b. \$ 0
4c. Home maintenance, repair, and upkeep expenses	4c. \$
4d. Homeowner's association or condominium dues	4d. \$ 🔲

Official Form 106J

Debtor 1

JEFFERY LEE CADARETTE

Case number of known	)	

			Y	our expenses
_	Additional mortgage payments for your residence, such as home equity loans	5.	<b>S</b> _	0
		<b>J</b> .		
6.	Utilities:		_	п
	6a. Electricity, heat, natural gas	6a.	\$_	0
	6b. Water, sewer, garbage collection	6b.	\$_	0
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$_	<del></del>
	6d. Other. Specify:	6d.	\$_	0
7.	Food and housekeeping supplies	7.	\$_	0
8.	Childcare and children's education costs	8.	<b>s_</b>	
9.	Clothing, laundry, and dry cleaning	9.	\$_	0
10.	Personal care products and services	10.		0
11.	Medical and dental expenses	11.	\$_	0
12.	Transportation. Include gas, maintenance, bus or train fare.  Do not include car payments.	12.	\$_	0
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	<b>s_</b>	0
14.	Charitable contributions and religious donations	14.	\$_	0
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	<b>s</b> _	0
	15b. Health insurance	15b.	\$_	0
	15c. Vehicle insurance	15c.	\$_	0
	15d. Other insurance. Specify:	15d.	\$	0
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$_	0
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	<b>s</b>	0
	17b. Car payments for Vehicle 2	17b.	\$_	0
	17c. Other. Specify:	17c.	\$_	0
	17d. Other. Specify:	17d.	\$_	0
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 1061).	18.	<b>\$</b> _	0
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.	\$_	<u> </u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income	<b>).</b>		_
	20a. Mortgages on other property	20a.	<b>\$</b>	0
	20b. Real estate taxes	20b.	\$_	0
	20c. Property, homeowner's, or renter's insurance	20c.	\$_	0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$_	0
	20e. Homeowner's association or condominium dues	20e.	\$_	.0

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Debte	or 1	JEFFE		CADARET	TE		Case numb	er (if known)		
		First Name M	iddie Name	Lest Name						
21. (	Other. S	pecify:						21.	+\$_	0
22. (	Calculate	e your monthly	expenses.							
2	22a. Add	lines 4 through	21.					22a.	\$	0
2	22b. Cop	y line 22 (month	ly expenses	for Debtor 2)	, if any, from C	Official Form 106J	2	22b.	\$	0
2	22c. Add	line 22a and 22	b. The result	is your month	hly expenses.			22c.	\$	0
23. C	alculate	your monthly i	net income.							О
23	Ba. Cop	y line 12 (your o	combined mo	nthly income	) from Schedu	ule I.		23a.	\$_	0
23	Bb. Cop	y your monthly	expenses fro	m line 22c at	oove.			23b.	-\$_	0
23	c. Sub	tract your month	nly expenses	from your me	onthly income	1.				0
	The	result is your m	onthly net in	come.				23c.	\$_	<u> </u>
	/									
24. D	o you ex	kpect an increa	se or decrea	se in your e	xpenses with	hin the year after	you file this for	m?		
m	ortgage					in the year or do y ation to the terms o		?		
	No. Yes.	Explain here:								

Fill in this in	formation to i	dentify	your case:		
Debtor 1	JEFFERY	LEE	CADARET	TE	
· ·	First Name		Middle Name	Last Name	
Debtor 2				M	
(Spouse, if fiting)	First Name		Middle Name	Last Name	
United States E	Bankruptcy Court	for the:	<u>Vestern</u> (	District of MICHIGAN	
Case number	(if known)		<del></del>		

# FILED 2019 AUG -2 PM 12: 36 MICHELLE M. WILSON, CLERK U.S. BANKRUPTCY COURT WESTERN DIST. OF MICHIGAN Check if this is an

# Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

amended filing

Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct

	ormation. Fill out all of your schedules first; then complete the information on this form. If you are fiting amended s ur original forms, you must fill out a new <i>Summary</i> and check the box at the top of this page.	schedules after you file
Pa	Irt 1: Summarize Your Assets	
		Your assets Value of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	s
	1b. Copy line 62, Total personal property, from Schedule A/B	\$ <u>0</u>
	1c. Copy line 63, Total of all property on Schedule A/B	s
Pá	art 2: Summarize Your Liabilities	
		Your liabilities Amount you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	s
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	s
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	+ s 57,305.43
	Your total liabilities	\$ 57,305.43
Pa	art 3: Summarize Your Income and Expenses	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	s
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	s
		<u>.</u>

Deptor I	FFERY LEE CADA st Name Middle Name	ARETTE Lest Name	Case number (if known	)	
Part 4: Ans	swer These Question	s for Administrative and Statistica	Records		
6. Are you filir	ng for bankruptcy under	r Chapters 7, 11, or 13?			
No. You Yes	have nothing to report on	n this part of the form. Check this box and s	ubmit this form to the court	with your other	er schedules.
. What kind o	of debt do you have?				
Your de family, o	bts are primarily consul or household purpose." 11	mer debts. Consumer debts are those "inc U.S.C. § 101(8). Fill out lines 8-9g for stati	urred by an individual prima stical purposes. 28 U.S.C.	arily for a pers § 159.	onal,
Your de	bts are not primarily con to the court with your oth	nsumer debts. You have nothing to report ner schedules.	on this part of the form. Ch	eck this box a	ind submit
From the St Form 122A-	tatement of Your Curren 1 Line 11; OR, Form 1228	nt Monthly Income: Copy your total current B Line 11; OR, Form 122C-1 Line 14.	monthly income from Office	ial	s0
. Copy the fol	llowing special categori	ies of claims from Part 4, line 6 of Sched	ule E/F:		
			Total clain	m	
From Part	4 on <i>Schedule E/F</i> , cop	by the following:			
9a. Domestic	c support obligations (Cop	py line 6a.)	\$	0	
		py line 6a.)  Jowe the government. (Copy line 6b.)	\$	n n	
9b. Taxes ar	nd certain other debts you		\$s		
9b. Taxes ar	nd certain other debts you	u owe the government. (Copy line 6b.)	\$sss	מ	

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

9g. Total. Add lines 9a through 9f.

0

0

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Debtor 1	JEFFERY LEE	CADARETTE	
777777777778	First Name	Middle Name	Last Name
Debtor 2			
Spouse, if filing)	First Name	Middle Name	Last Name
nited States E ase number f known)	Sankruptcy Court for the	: <u>Western</u> District	of MICHIGAN

FILED

2019 AUG -2 PM 12: 36

MICHELLE M. WILSON, CLERK U.S. BANKRUPTCY COURT WESTERN DIST. OF MICHIGAN

☐ Check if this is an amended filing

# Official Form 106Dec

# **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT and	n attorney to help you fill out bankruptcy forms?
☐ Yes. Name of person	. Attach Bankruptcy Petition Preparer's Notice, Declaration, and
	Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the that they are true and correct.	ne summary and schedules filed with this declaration and
Signature of Debtor 1	Signature of Debtor 2
and a sold .	
Date 08 /07 /19	Date MM / DD / YYYY